

Form B18 (Official Form 18)(7/97)

**UNITED STATES BANKRUPTCY COURT**  
District of Massachusetts

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Chapter: **7** Date of Petition: 11/23/04

Case No. **04-19501**

Judge William C. Hillman

In Re: (Name of Debtor)

**Joaquim Teixeira**

aka Jack Teixeira

94 Hunter St.

Fall River, MA 02721

**xxx-xx-9833**

**Jennifer Lynn Teixeira**

aka Jennifer Reedy

94 Hunter St.

Fall River, MA 02721

**xxx-xx-4386**

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**DISCHARGE OF DEBTOR(S)**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED :**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/14/05

William C. Hillman

U.S. Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

**EXPLANATION OF BANKRUPTCY DISCHARGE  
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

**Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

**Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

**Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

# CERTIFICATE OF SERVICE

District/off: 0101-1  
Case: 04-19501

User: admin  
Form ID: b18

Page 1 of 1  
Total Served: 39

Date Rcvd: Mar 14, 2005

The following entities were served by first class mail on Mar 16, 2005.

db +Joaquim Teixeira, 94 Hunter St., Fall River, MA 02721-1219  
jdb +Jennifer Lynn Teixeira, 94 Hunter St., Fall River, MA 02721-1219  
aty +Anthony C. Bucacci, Bucacci & Simonian, P.C., 154 N. Main St, Fall River, MA 02720-2127  
tr +David B. Madoff, Madoff & Khoury LLP, 124 Washington Street - Suite 202,  
Foxborough, MA 02035-1368  
smg +COMMONWEALTH OF MASSACHUSETTS, DIV OF UNEMPLOYMENT ASSISTANCE, ATTN BANKRUPTCY UNIT 5TH FLOOR,  
19 STANIFORD STREET, BOSTON, MA 02114-2502  
smg +MASS DEPT OF REVENUE, BANKRUPTCY UNIT, PO BOX 9454, BOSTON, MA 02209-9454  
smg +UNITED STATES ATTORNEY, ONE COURTHOUSE WAY, SUITE 9200, BOSTON, MA 02210-3013  
smg US DEPARTMENT OF LABOR, EMPLOYEE BENEFITS, JFK FEDERAL BUILDING, ROOM 575, BOSTON, MA 02203  
ust +John Fitzgerald, Office of the US Trustee, 10 Causeway Street, Boston, MA 02222-1043  
153877763 +AT & T UNIVERSAL CARD, PO BOX 8208, SOUTH HASENSACK, NJ 07606-8208  
153877764 +ATTORNEY MARK KARSNER, 128 DEAN STREET, TAUNTON, MA 02780-2762  
153877766 +CAROL BENNETT, THE RAWLINGS COMPANY LLC, P.O. BOX 740027, LOUISVILLE, KY 40201-7427  
153877767 +CHARLTON ANESTHESIA GRPUP. INC., C/O SALISBURY ASSOC., 340 MAIN STREET,  
WORCESTER, MA 01608-1604  
153877768 +CHARLTON MEMORIAL HOSPITAL, 363 HIGHLAND AVE, FALL RIVER, MA 02720-3700  
153877769 +CHASE, PO BOX 15583, WILMINGTON, DE 19886-0001  
153877770 +COASTAL ORTHOPAEDIC INS, 235 HANOVER STREET, FALL RIVER, MA 02720-5246  
153877771 +DARTMOUTH MEDICAL EQUIPT, 471 UNION STREET, NEW BEDFORD, MA 02740-3564  
153877772 +DISCOVER, PO BOX 15251, WILMINGTON, DE 19886-0001  
153877773 +DR MEDICAL LLC, PO BOX 55849, BOSTON, MA 02205-5849  
153877775 +FALL RIVER MUNICIPAL CRED, 333 MILIKIN BLVD., FALL RIVER, MA 02721-1603  
153877776 +FALL RIVER MUNICIPAL CREDIT UNION, 333 MILIKIN BLVD., FALL RIVER, MA 02721-1603  
153877778 +GATEWAY CREDIT PLAN, PG BOX 9025, DES MOINES, IA 50368-0001  
153877779 +GMAC, PO BOX 5360, MANCHESTER, NH 03108-5360  
153877780 +GORDONS JEWELERS, PO BOX 9025, DES MOINES, IA 50368-0001  
153877781 +JC PENNEY, PO BOX 981131, EL PASO, TX 79998-1131  
153877782 +METROPOLITON INSURANCE, SUBROGATION DEPT., 700 QUAKER LANE, P.O. BOX 668,  
WARWICK, RI 02887-0668  
153877783 +METROPOLITON LIFE, P.O. BOX 1205, TEWKSBURY, MA 01876-0905  
153877785 +RESPONSE AMBULANCE SERVIC, PO BOX 79597, NORTH DARTMOUTH, MA 02747-0988  
153877786 +RETAIL SERVICES, PO BOX 17298, BALTIMORE, MD 21297-1298  
153877787 +SANTO CHRISTO FED. CREDIT, 149 COLUMBIA ST, FALL RIVER, MA 02721-1396  
153877788 +SOUTHCOAST HOSPITALS, PO BOX 11357, BOSTON, MA 02211-0001  
153877789 +SOUTHCOAST HOSPITALS GROU, 363 HIGHLAND AVENUE, FALL RIVER, MA 02720-3703  
153877790 +STUART ALLAN AND ASSOC., 5447 E 5TH STREET, STE 110, TUCSON, AZ 85711-2345  
153877791 +UT RADIOLOGY, 1 VILLAGE SQ., CHELMSFORD, MA 01824-2744

The following entities were served by electronic transmission on Mar 15, 2005 and receipt of the transmission was confirmed on:

153877763 +EDI: CITICORP.COM Mar 15 2005 00:45:00 AT & T UNIVERSAL CARD, PO BOX 8208,  
SOUTH HASENSACK, NJ 07606-8208  
153877765 +EDI: CAPITALONE.COM Mar 15 2005 00:45:00 CAPITAL ONE, P.O. BOX 85147,  
RICHMOND, VA 23276-0001  
153877774 +EDI: WTRWFNNB.COM Mar 15 2005 00:45:00 EXPRESS, PO BOX 659728, SAN ANTONIO, TX 78265-9728  
153877777 +EDI: MAYSTORES.COM Mar 15 2005 00:45:00 FILENES, P.O. BOX 94868, CLEVELAND, OH 44101-4868  
153877784 +EDI: PROVID.COM Mar 15 2005 00:45:00 PROVIDIAN, PO BOX 9539, MANCHESTER, NH 03108-9539  
153877792 +EDI: WTRWFNNB.COM Mar 15 2005 00:45:00 VICTORIAS SECRET, PO BOX 659728,  
SAN ANTONIO, TX 78265-9728

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2005

Signature:

